

### REMARKS

On October 23, 2006, Examiners Richard Chilcott and Elda Milef, the applicant's representatives Frank Occhiuti and Mandy Jubang of Fish & Richardson P.C., and one of the co-inventors John McDonough conducted an in-person interview. Mr. McDonough provided a brief description of the invention. The claim language set forth in claim 1 was discussed in view of the cited Breneman reference of record. The examiners and the applicant's representatives agreed that additional language related to the manner in which a first party (e.g., a non-customer user) access an account of a second party (e.g., a customer user) would clarify the claim and more clearly distinguish the cited references of record. The applicant's representatives and Mr. McDonough thank both Examiners Chilcott and Milef for the courtesies extended during the interview.

In this Reply, rather than amend the claims that were pending as of the Office Action of May 4, 2006, the applicant has elected to cancel claims 1-54 and add new claims 55-82 for ease of readability. In order to provide an indication of the types of amendments that were made to claim 1, for example, the applicant includes a marked up version of claim 1 (now claim 55) with strikethroughs and underlines (to show deletions and additions, respectively) as an attachment.

Examination of the new claims 55-82 in light of the following remarks is respectfully requested.

Independent claim 55 recites a method that includes:

- receiving through a first Web page of an overlay application, identification information associated with a first party;

- using the identification information to identify one or more remote user applications that are available for use by the first party through the overlay application to access accounts of one or more other parties;

- receiving through a second Web page of the overlay application, a selection of a first of the one or more remote user applications and an account identifier representative of an account of a second party;

- using both the identification information and the account identifier to verify that the first party is authorized to access the account of the second party; and

- as a result of the verification, generating a third Web page of the overlay application that, when rendered by a Web browser, provides a view and information that is substantially similar to a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications.

Examples of portions of the specification that provide support for the features of claim 55 can be found at page 7, lines 22 – page 9, line 31 and page 12, lines 7-9.

The applicant submits that the references cited in the Office Action of May 4, 2006, alone or in combination, do not disclose the features of claim 55.

Breneman (US 5974,135) is directed to a teleservices system operating within a call center. (col. 5, lines 11-12). The system may be used as a ticketing and/or reservation system for businesses such as hotels, casinos, airlines, or the like, where there are multiple properties or locations for which a call center agent may secure a reservation or other transaction. (col. 6, lines 23-29). The system includes a teleservices workstation manager that provides an integrated user interface through which the agent controls the other components of the system. (col. 5, lines 25-30). The system also includes a local configuration database that contains configuration information required to operate the system for each agent. (col. 6, lines 8-11). This configuration information specifies for each agent identification information (e.g., a user ID and password), host identification information identifying at least one of the host computer systems to be accessed by the agent through a terminal emulation session on their computer, and optionally, property identification information identifying various ones of the properties or locations for which the agent is authorized to provide service. (col. 3, lines 43-52).

FIG. 6 of Breneman provides a flowchart of the startup procedure for a teleservices workstation manager of the Breneman system. The workstation manager first retrieves a call center agent's user ID from the operating system, displays a login form 315 with the agent's user ID, and waits for the agent to enter a password. (col. 12, lines 14-17). Upon entry of the password, the login form 315 invokes a workstation database module 305 to validate the agent's user ID and password against agent identification information stored in the local configuration database. (col. 12, lines 17-22). If the agent's password is valid, the workstation database module 305 is called to get the property identification information associated with the agent from the local configuration database. (col. 12, lines 26-29). The teleservices workstation manager then initializes the terminal emulation session with the host computer system of each property

the agent is authorized to provide service. (*see*, col. 12, line 32 – col. 13, line 16). Upon completion, the teleservices workstation manager displays the main form 325 of FIG. 4. (col. 13, lines 21-25). When a customer call is received at an agent's workstation, the teleservices workstation manager uses automatic number identification to identify the telephone number of the customer call, and uses the identified telephone number to retrieve customer data, which is then pushed to the current terminal emulation session of the main form 325. (*see*, col. 14, line 56 – col. 15, line 16).

Even if, for the sake of argument only, the teleservices workstation manager corresponds to the “overlay application” of claim 55 and the host computer systems correspond to the “one or more remote user applications” of claim 55 (which the applicant does not concede), Breneman still does not disclose or suggest “using both the identification information [associated with a first party] and the account identifier [representative of an account of a second party] to verify that the first party is authorized to access the account of the second party....” as recited in claim 55. Further, Breneman does not disclose or suggest “generating [as a result of the verification,] a third Web page of the overlay application that, when rendered by a Web browser, provides a view and information that is substantially similar to a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications,” as recited in claim 55.

O'Neal (US 2004/0062370) discloses a web-based interactive billing control system that enables a user or service provider with online access to obtain detailed, near-real-time transaction data associated with a telecommunication services account. (paragraph 0065). In paragraphs 0083 – 0085, O'Neal describes the manner in which a user may interactively access his account information, and further provides in paragraph 0086 that the “user” may be either a customer or an employee of the telecommunications and messaging service provider who is authorized to monitor and control access of a customer to telecommunications and messaging services.

Even if the “employee” of O'Neal corresponds to the “first party” of claim 55 and the “customer” of O'Neal corresponds to the “second party” of claim 55, there is no suggestion that O'Neal contemplates the “overlay application” or the “one or more remote user applications” of

claim 55. Accordingly, it is no surprise that O'Neal provides no disclosure or suggestion of "receiving through a first Web page of an overlay application, identification information associated with a first party; using the identification information to identify one or more remote user applications that are available for use by the first party through the overlay application to access accounts of one or more other parties..." as recited in claim 55. Further, O'Neal provides no specifics as to what constitutes "authorized personnel." O'Neal merely suggests that an employee of the service provider may be authorized to perform certain actions. O'Neal provides no disclosure or suggestion of "receiving through a second Web page of the overlay application, a selection of a first of the one or more remote user applications and an account identifier representative of an account of a second party; [and] using both the identification information and the account identifier to verify that the first party is authorized to access the account of the second party," much less "generating [as a result of the verification,] a third Web page of the overlay application that, when rendered by a Web browser, provides a view and information that is substantially similar to a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications" as recited in claim 55.

Sikorski (Sikorski, Robert and Richard Peters, *A Privacy Primer for the Web*. JAMA. Vol. 279, No. 15, pp. 1219-1220; April 15 1998) was cited for its alleged teaching of a text file or cookie. Sikorski provides no disclosure of the "overlay application" or the "one or more remote user applications" of claim 55. Further, Sikorski provides no disclosure of "receiving through a first Web page of an overlay application, identification information associated with a first party; using the identification information to identify one or more remote user applications that are available for use by the first party through the overlay application to access accounts of one or more other parties; receiving through a second Web page of the overlay application, a selection of a first of the one or more remote user applications and an account identifier representative of an account of a second party; [and] using both the identification information and the account identifier to verify that the first party is authorized to access the account of the second party," much less "generating [as a result of the verification,] a third Web page of the overlay

application that, when rendered by a Web browser, provides a view and information that is substantially similar to a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications” as recited in claim 55.

Pacifici (US 6,230,171) was cited for its alleged teaching of “[synchronizing the views of the Web pages ... in order to facilitate discussions on issues related to a particular account by participants viewing the same information online.” (Office Action, page 11). The techniques of Pacifici synchronize the views of all the participants of a Web co-browsing session to a single replicated consistent view. (col. 4, lines 38-45; col. 9, lines 45-47). The objectives achieved by the Pacifici system dictate that at least two participants of the Web co-browsing session access a single HTML document at the same time in order for the Pacific system to be able to provide the at least two participants with a single replicated consistent view of the HTML document being accessed. Pacifici provides no disclosure of the “overlay application” or the “one or more remote user applications” of claim 55. Further, Pacifici provides no disclosure of “receiving through a first Web page of an overlay application, identification information associated with a first party; using the identification information to identify one or more remote user applications that are available for use by the first party through the overlay application to access accounts of one or more other parties; receiving through a second Web page of the overlay application, a selection of a first of the one or more remote user applications and an account identifier representative of an account of a second party; [and] using both the identification information and the account identifier to verify that the first party is authorized to access the account of the second party,” much less “generating [as a result of the verification,] a third Web page of the overlay application that, when rendered by a Web browser, provides a view and information that is substantially similar to a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications” as recited in claim 55.

Star (US 2003/0216990) was cited for its alleged teaching of a system that “provides an integrated package that integrates financial service providers ... a retirement plan service

provider” and “[creates] a log of user transactions to be shown to the root user or admin and providing restrictions such as read only access to certain users ... to provide another level of account security.” (Office Action, page 15). Even if the integrated package of Star corresponds to the “overlay application” of claim 55, the systems of the financial service providers correspond to the “one or more remote user applications” of claim 55, the root user corresponds to the “first party” of claim 55, and a non-root user corresponds to the “second party” of claim 55 (which the applicant does not concede), Star still provides no disclosure of “receiving through a second Web page of the overlay application, a selection of a first of the one or more remote user applications and an account identifier representative of an account of a second party; [and] using both the identification information [associated with the first party] and the account identifier to verify that the first party is authorized to access the account of the second party,” much less “generating [as a result of the verification,] a third Web page of the overlay application that, when rendered by a Web browser, provides a view and information that is substantially similar to a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications” as recited in claim 55.

Trowbridge (Trowbridge, Dave. VARs Find Profit in Crime. Computer Technology Review. Los Angeles: Jul 1992. Vol. 12, Iss. 8; pg 1, 3 pgs) was cited for its alleged teaching of “an automatic log-off after a period of inactivity ... in order to provide another level of security.” (Office Action, pages 16 and 17). Trowbridge provides no disclosure of the “overlay application” or the “one or more remote user applications” of claim 55. Further, Trowbridge provides no disclosure of “receiving through a first Web page of an overlay application, identification information associated with a first party; using the identification information to identify one or more remote user applications that are available for use by the first party through the overlay application to access accounts of one or more other parties; receiving through a second Web page of the overlay application, a selection of a first of the one or more remote user applications and an account identifier representative of an account of a second party; [and] using both the identification information and the account identifier to verify that the first party is

authorized to access the account of the second party,” much less “generating [as a result of the verification,] a third Web page of the overlay application that, when rendered by a Web browser, provides a view and information that is substantially similar to a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications” as recited in claim 55.

For at least these reasons, claim 55 is allowable over the references cited in the Office Action of May 4, 2006.

Claims 64 and 73 include similar limitations and are allowable over the references cited in the Office Action of May 4, 2006 for at least the same reasons.

All of the dependent claims are patentable for at least the same reasons as the independent claims from which they depend.

Independent claim 83 calls for a system that includes:

- a processor; and
- a memory that includes:
  - information corresponding to respective customer accounts;
  - one or more remote user applications, each remote user application to enable a customer user to access information corresponding to one or more customer accounts;
  - an overlay application to enable a non-customer user to access information corresponding to one or more customer accounts; and
  - a database of records associated with respective non-customer users, each record including:
    - an identifier and authenticator associated with a non-customer user,
    - access information that identifies each customer account the non-customer user is authorized to access, and
    - for each customer account the non-customer user is authorized to access, account information that specifies the rights, restrictions, or both that are applicable when the non-customer user accesses the customer account through the overlay application.

The applicant submits that none of the references cited in the Office Action of May 4, 2006, alone or in combination, disclose all of the features of claim 83. For example, none of the references disclose a database of records associated with respective non-customer users, each record including: ... access information that identifies each customer account the non-customer

user is authorized to access, and for each customer account the non-customer user is authorized to access, account information that specifies the rights, restrictions, or both that are applicable when the non-customer user accesses the customer account through the overlay application.”

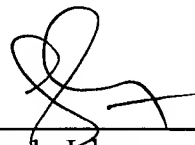
For at least these reasons, claim 83 is allowable over the references cited in the Office Action of May 4, 2006.

It is believed that all of the pending claims have been addressed. However, the absence of a reply to a specific rejection, issue or comment does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this paper, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment.

Enclosed is a \$1020.00 check for the Petition for Extension of Time fee. Please apply any other charges or credits to deposit account 06-1050, referencing Attorney Docket No. 08575-048001.

Respectfully submitted,

Date: 11/6/06

  
\_\_\_\_\_  
Mandy Jubang  
Reg. No. 45,884

Fish & Richardson P.C.  
225 Franklin Street  
Boston, MA 02110  
Telephone: (617) 542-5070  
Facsimile: (617) 542-8906



Marked up version of claim 1 (now claim 55)

1. A ~~computer implemented method for providing access to an account of a second party,~~  
comprising:

receiving through a first Web page of an overlay application, identification information  
associated with a first party; ~~that does not contain an authenticator of the second party;~~

using based on the identification information to identify one or more remote user  
applications that are available for use by the first party through the overlay application ;  
~~receiving account information that defines a right of the first party to access account data~~  
~~associated with the accounts of the second party one or more other parties;~~

receiving through a second Web page of the overlay application, a selection of a first of  
the one or more remote user applications and an account identifier representative of an account  
of a second party;

using both the identification information and the account identifier to verify that the first  
party is authorized to access the account of the second party; and

as a result of the verification, generating a third Web page of the overlay application that,  
when rendered by a Web browser, provides a view and ~~without receiving the authenticator of the~~  
~~second party and without requiring the second party to access the account data at the same time,~~  
~~enabling the first party to access the account data based on the account information, the enabling~~  
~~comprising displaying a Web page including information corresponding to the account data, the~~  
~~displayed Web page having an appearance that is substantially similar to a view and information~~  
~~an appearance of a Web page that would be provided to displayed when the second party when~~  
the second party accesses the account data through the first of the one or more remote user  
applications.